

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Erica J Sanford

Debtor(s)

Case No. 09 B 25061

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2009.
- 2) The plan was confirmed on 09/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/08/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/17/2012, 12/20/2013, 09/22/2014.
- 5) The case was Dismissed on 11/04/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,415.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$16,415.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,446.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$819.96
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,265.96**

Attorney fees paid and disclosed by debtor: \$1,478.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	822.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	3,188.00	NA	NA	0.00	0.00
Beneficial Mortgage Co Of Illinois	Secured	202,485.00	197,119.22	197,119.22	0.00	0.00
Beneficial Mortgage Co Of Illinois	Secured	202,485.00	(1,229.80)	3,635.10	3,635.10	0.00
Capital One	Unsecured	2,097.00	2,195.12	2,195.12	1,850.37	0.00
Cda/Pontiac	Unsecured	207.00	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	792.00	792.15	792.15	667.75	0.00
Cook County Treasurer	Unsecured	NA	20.15	20.15	0.00	0.00
Cook County Treasurer	Secured	1,424.21	1,444.36	1,424.21	356.04	0.00
Credit Management Systems	Unsecured	7.00	NA	NA	0.00	0.00
H & R Accounts Inc	Unsecured	477.00	476.66	476.66	401.80	0.00
Merrick Bank	Unsecured	NA	1,068.29	1,068.29	900.52	0.00
Nationwide Acceptance Corp	Unsecured	4,896.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	364.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	823.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	245.00	329.19	329.19	277.49	0.00
Portfolio Recovery Associates	Unsecured	609.00	609.90	609.90	514.12	0.00
Resurgent Capital Services	Unsecured	5,180.00	5,392.80	5,392.80	4,545.85	0.00
Washington Mutual Providian	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$197,119.22	\$0.00	\$0.00
Mortgage Arrearage	\$3,635.10	\$3,635.10	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,424.21	\$356.04	\$0.00
TOTAL SECURED:	\$202,178.53	\$3,991.14	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,884.26	\$9,157.90	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,265.96</u>
Disbursements to Creditors	<u>\$13,149.04</u>
TOTAL DISBURSEMENTS :	<u>\$16,415.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/06/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.